

Certificate of Notice Pg 1 of 4  
**UNITED STATES BANKRUPTCY COURT**  
**SOUTHERN DISTRICT OF NEW YORK**  
One Bowling Green  
New York, NY 10004-1408

IN RE: Arika Manapat  
aka Arika Garcia

CASE NO.: 12-13492-jlg

Social Security/Taxpayer ID/Employer ID/Other Nos.: CHAPTER: 7  
xxx-xx-6770

**DISCHARGE OF DEBTOR**  
**ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 5/7/15 ; an order converting the case was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

**IT IS ORDERED THAT:**

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
  - (a) debts dischargeable under 11 U.S.C. § 523(a);
  - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
  - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. David R. Kittay is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 11/5/15

James L. Garrity Jr., Bankruptcy Judge

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Pg 3 of 4**  
**United States Bankruptcy Court**  
**Southern District of New York**

In re:  
 Arika Manapat  
 Debtor

Case No. 12-13492-jlg  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0208-1

User: awilrodri  
 Form ID: 155

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Nov 05, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2015.

db #+Arika Manapat, 429 East 114th Street #4E, New York, NY 10029-2354  
 smg N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551  
 smg New York City Dept. Of Finance, 345 Adams Street, 3rd Floor,  
 Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
 smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,  
 Albany, NY 12205-0300  
 smg +United States Attorney's Office, Southern District of New York,  
 Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825  
 5930705 +AES NCT, P.O. BOX 2461, HARRISBURG, PA 17105-2461  
 5930708 +CACH LLC/COLLECT AMERICA, 370 17TH STREET, STE 5000, DENVER, CO 80202-1370  
 6566285 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 5930716 +KEY BANK/GLHEC, 2401 INTERNATIONAL LANE, MADISON, WI 53704-3121  
 6528064 Navient Solutions, Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149,  
 PO Box 9430, Wilkes-Barre, PA 18773-9430  
 6109809 New York State Department of Taxation and Finance, Bankruptcy Unit, P O Box 5300,  
 Albany NY 12205-0300  
 5930720 +SSTCIGPFCORP, 388 GREENWICH ST, NEW YORK, NY 10013-2375  
 5930721 +STUDENT LOAN SERVICE, 1 UNIVERSITY PL, RENSSELAER, NY 12144-3424  
 6068811 +VISTANA DEVELOPMENT, INC., STARWOOD VACATION OWNERSHIP, INC., INVENTORY RECOVERY DEPT.,  
 9002 SAN MARCO COURT, ORLANDO, FL 32819-8600  
 5930724 WELL FARGO, PO BOX 11701, NEWARK, NJ 07101-4701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BDKITTAY.COM Nov 05 2015 19:28:00 David R. Kittay, Kittay & Gershfeld, P.C.,  
 100 White Plains Road, 2nd Floor, Tarrytown, NY 10591-5567  
 ust +E-mail/Text: ustpreregion02.br.ecf@usdoj.gov Nov 05 2015 19:27:15 United States Trustee,  
 Office of the United States Trustee, U.S. Federal Office Building,  
 201 Varick Street, Room 1006, New York, NY 10014-9449  
 5940873 EDI: AIS.COM Nov 05 2015 19:28:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 5930706 +EDI: BANKAMER2.COM Nov 05 2015 19:28:00 BANK OF AMERICA, PO BOX 17054,  
 WILMINGTON, DE 19850-7054  
 5930707 +EDI: TSYS2.COM Nov 05 2015 19:28:00 BLOOMINGDALES, 9111 DUKE BLVD, MASON, OH 45040-8999  
 5930709 +EDI: CHASE.COM Nov 05 2015 19:28:00 CHASE, CARDMEMBER SERVICES, PO BOX 15153,  
 WILMINGTON, DE 19886-5153  
 5930710 +EDI: CITICORP.COM Nov 05 2015 19:28:00 CITI CARDS/CITIBANK, PO BOX 6241,  
 SIOUX FALLS, SD 57117-6241  
 5936566 +EDI: TSYS2.COM Nov 05 2015 19:28:00 Department Stores National Bank/Bloomingtondales,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 5936564 +EDI: TSYS2.COM Nov 05 2015 19:28:00 Department Stores National Bank/Macy's,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 5936565 +EDI: TSYS2.COM Nov 05 2015 19:28:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 5984311 EDI: ECMC.COM Nov 05 2015 19:28:00 ECMC, P.O. Box 75906, St. Paul, MN 55175  
 5930711 +EDI: AMINFOFP.COM Nov 05 2015 19:28:00 FIRST PREMIER BANK, 601 S MINNESOTA AVENUE,  
 SIOUX FALLS, SD 57104-4868  
 5930713 +EDI: RMSC.COM Nov 05 2015 19:28:00 GEMB/PPBYCR, PO BOX 981064, EL PASO, TX 79998-1064  
 5930714 +EDI: RMSC.COM Nov 05 2015 19:28:00 GEMB/SAM'S CLUB, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 5930715 +EDI: HFC.COM Nov 05 2015 19:28:00 HSBC, PO BOX 5253, CAROL STREAM, IL 60197-5253  
 5997132 E-mail/Text: bknotice@crgofusa.com Nov 05 2015 19:27:28  
 InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,  
 DALLAS, TX 75312-3203  
 5930717 +EDI: RMSC.COM Nov 05 2015 19:28:00 LORD & TAYLOR/GEMB, PO BOX 960035,  
 ORLANDO, FL 32896-0035  
 6012407 EDI: RESURGENT.COM Nov 05 2015 19:28:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of HSBC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 5930718 +EDI: TSYS2.COM Nov 05 2015 19:28:00 MACYS, PO BOX 183083, COLUMBUS, OH 43218-3083  
 6018076 EDI: PRA.COM Nov 05 2015 19:28:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk VA 23541  
 5933327 +E-mail/Text: bankruptcy@cavps.com Nov 05 2015 19:27:25 Precision Recovery Analytics, Inc,  
 c/o Cavalry Advisory Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 5930719 +EDI: NAVIENTFKASMSERV.COM Nov 05 2015 19:28:00 SALLIE MAE, 1002 ARTHUR DRIVE,  
 LYNN HAVEN, FL 32444-1683  
 5944510 +EDI: NAVIENTFKASMSERV.COM Nov 05 2015 19:28:00 Sallie Mae, c/o Sallie Mae Inc.,  
 220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
 5930722 +EDI: WTRRN BANK.COM Nov 05 2015 19:28:00 TARGET, PO BOX 673, MINNEAPOLIS, MN 55440-0673  
 5930723 EDI: WFNNB.COM Nov 05 2015 19:28:00 VICTORIA'S SECRET, PO BOX 659728,  
 SAN ANTONIO, TX 78265-9728  
 5934191 +EDI: WFFC.COM Nov 05 2015 19:28:00 Wells Fargo Bank NA,  
 Wells Fargo Education Financial Services, 301 E 58th Street N, Sioux Falls SD 57104-0422  
 TOTAL: 26

District/off: 0208-1

User: awilrodri  
Form ID: 155

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Date Rcvd: Nov 05, 2015

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

unk Jeffrey Sapir  
unk NYS Department of Taxation & Finance  
5930712 GAP, PO BOX 530942, 30353.0942

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 07, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2015 at the address(es) listed below:

David R. Kittay kittaygershfeld@yahoo.com, N252@ecfcbis.com  
Diana Revzin on behalf of Debtor Arika Manapat drevzin@sbkass.com, vbosco@sbkass.com  
Stephen B. Kass on behalf of Debtor Arika Manapat skass@sbkass.com,  
drevzin@sbkass.com; ovishneva@sbkass.com; SBK.ECF@gmail.com

TOTAL: 3